



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing

Department of Health and Family Services

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How to Read HIRSP's Quarterly Premium Rate Tables

To determine the amount of your quarterly insurance premium, complete the following steps:

The HIRSP Quarterly Premium Rate Tables are printed on the next page.

1. Find the table that applies to you on the next page.
Tables are listed by plan and option and gender.
2. Find your age bracket in the table.
3. Find your zone as indicated by the ZIP code ranges defined in the key below the tables.
4. Find the box where the age row and zone column meet. This is the quarterly premium, excluding subsidies for hardship and premium reductions.

For example, a 42-year-old Milwaukee woman in Plan 1, Option A, would find the table saying "Plan 1, Option A/Female," look down the "Age Bracket" column to the row identified as "40-44," and read across to "Zone 1" (ZIP codes 532__) to see a quarterly premium of \$1,503.

Keep in mind that Option B policyholders are responsible for more of their health care costs as indicated by the higher deductible of \$2,500. In exchange for this responsibility, HIRSP offers lower premiums.

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Quarterly Premium

Subsidy Level 0 - Household Income* \$25,000.00 or More

Effective Date: July 1, 2005

Plan 1, Option A/Male (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$684.00	\$615.00	\$546.00
25 - 29	\$720.00	\$645.00	\$573.00
30 - 34	\$813.00	\$732.00	\$651.00
35 - 39	\$957.00	\$861.00	\$768.00
40 - 44	\$1,164.00	\$1,047.00	\$930.00
45 - 49	\$1,524.00	\$1,374.00	\$1,218.00
50 - 54	\$2,064.00	\$1,857.00	\$1,650.00
55 - 59	\$2,739.00	\$2,463.00	\$2,193.00
60 - 64	\$3,471.00	\$3,123.00	\$2,778.00
65 +	\$3,471.00	\$3,123.00	\$2,778.00

Plan 1, Option A/Female (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$684.00	\$615.00	\$546.00
19 - 24	\$888.00	\$798.00	\$711.00
25 - 29	\$996.00	\$897.00	\$798.00
30 - 34	\$1,119.00	\$1,008.00	\$897.00
35 - 39	\$1,284.00	\$1,158.00	\$1,029.00
40 - 44	\$1,503.00	\$1,353.00	\$1,203.00
45 - 49	\$1,776.00	\$1,599.00	\$1,422.00
50 - 54	\$2,121.00	\$1,905.00	\$1,692.00
55 - 59	\$2,469.00	\$2,223.00	\$1,974.00
60 - 64	\$2,844.00	\$2,559.00	\$2,274.00
65 +	\$2,844.00	\$2,559.00	\$2,274.00

Plan 1, Option B/Male (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$492.00	\$444.00	\$393.00
25 - 29	\$519.00	\$465.00	\$414.00
30 - 34	\$585.00	\$528.00	\$468.00
35 - 39	\$690.00	\$621.00	\$552.00
40 - 44	\$837.00	\$753.00	\$669.00
45 - 49	\$1,098.00	\$990.00	\$876.00
50 - 54	\$1,485.00	\$1,338.00	\$1,188.00
55 - 59	\$1,971.00	\$1,773.00	\$1,578.00
60 - 64	\$2,499.00	\$2,250.00	\$2,001.00
65 +	\$2,499.00	\$2,250.00	\$2,001.00

Plan 1, Option B/Female (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$492.00	\$444.00	\$393.00
19 - 24	\$639.00	\$576.00	\$513.00
25 - 29	\$717.00	\$645.00	\$576.00
30 - 34	\$807.00	\$726.00	\$645.00
35 - 39	\$924.00	\$834.00	\$741.00
40 - 44	\$1,083.00	\$975.00	\$867.00
45 - 49	\$1,278.00	\$1,152.00	\$1,023.00
50 - 54	\$1,527.00	\$1,371.00	\$1,218.00
55 - 59	\$1,779.00	\$1,602.00	\$1,422.00
60 - 64	\$2,049.00	\$1,842.00	\$1,638.00
65 +	\$2,049.00	\$1,842.00	\$1,638.00

Plan 2/Male (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$576.00	\$522.00	\$462.00
25 - 29	\$606.00	\$546.00	\$483.00
30 - 34	\$684.00	\$615.00	\$546.00
35 - 39	\$807.00	\$729.00	\$645.00
40 - 44	\$981.00	\$882.00	\$783.00
45 - 49	\$1,287.00	\$1,158.00	\$1,029.00
50 - 54	\$1,740.00	\$1,569.00	\$1,392.00
55 - 59	\$2,310.00	\$2,082.00	\$1,848.00
60 - 64	\$2,928.00	\$2,637.00	\$2,343.00
65 +	\$2,928.00	\$2,637.00	\$2,343.00

Plan 2/Female (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$576.00	\$522.00	\$462.00
19 - 24	\$750.00	\$672.00	\$600.00
25 - 29	\$840.00	\$753.00	\$672.00
30 - 34	\$942.00	\$849.00	\$753.00
35 - 39	\$1,080.00	\$978.00	\$870.00
40 - 44	\$1,266.00	\$1,143.00	\$1,011.00
45 - 49	\$1,500.00	\$1,347.00	\$1,197.00
50 - 54	\$1,788.00	\$1,608.00	\$1,431.00
55 - 59	\$2,082.00	\$1,875.00	\$1,662.00
60 - 64	\$2,400.00	\$2,157.00	\$1,917.00
65 +	\$2,400.00	\$2,157.00	\$1,917.00

Zone 1 = ZIP codes **532**__

Zone 2 = ZIP codes **530**__, **531**__, **534**__, and **537**__

Zone 3 = All other ZIP codes

* Household Income as defined in Wisconsin Statute s. 71.52(5)